

Fill in this information to identify the case:

Debtor Name Seth & Berry Blum

United States Bankruptcy Court for the \_\_\_\_\_ District of \_\_\_\_\_

Case number: 25-10005

☐ Check if this is an amended filing

## Official Form 425C

## Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: July

Line of business: Real Estate

Date report filed: 8/20/2025  
MM/DD/YYYY

NAISC code: \_\_\_\_\_

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: \_\_\_\_\_

Seth & Berry Blum

Original signature of responsible party \_\_\_\_\_

Seth Blum

Printed name of responsible party \_\_\_\_\_

Seth Blum

## 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

1. Did the business operate during the entire reporting period? ☒ Yes ☐ No ☐ N/A
2. Do you plan to continue to operate the business next month? ☒ Yes ☐ No ☐ N/A
3. Have you paid all of your bills on time? ☒ Yes ☐ No ☐ N/A
4. Did you pay your employees on time? ☐ Yes ☐ No ☒ N/A
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? ☒ Yes ☐ No ☐ N/A
6. Have you timely filed your tax returns and paid all of your taxes? ☒ Yes ☐ No ☐ N/A
7. Have you timely filed all other required government filings? ☐ Yes ☐ No ☒ N/A
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? ☒ Yes ☐ No ☐ N/A
9. Have you timely paid all of your insurance premiums? ☒ Yes ☐ No ☐ N/A

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

10. Do you have any bank accounts open other than the DIP accounts? ☐ Yes ☒ No ☐ N/A
11. Have you sold any assets other than inventory? ☐ Yes ☒ No ☐ N/A
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? ☐ Yes ☒ No ☐ N/A
13. Did any insurance company cancel your policy? ☐ Yes ☒ No ☐ N/A
14. Did you have any unusual or significant unanticipated expenses? ☐ Yes ☒ No ☐ N/A
15. Have you borrowed money from anyone or has anyone made any payments on your behalf? ☐ Yes ☒ No ☐ N/A
16. Has anyone made an investment in your business? ☐ Yes ☒ No ☐ N/A

Debtor Name

Seth &amp; Bessy Blum

Case number

25-10005

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

## 2. Summary of Cash Activity for All Accounts

### 19. Total opening balance of all accounts

\$ 8,279.10

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

### 20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 19,716.40

### 21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

-\$ 24,090.70

### 22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 4,374.30

### 23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 3,904.80

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

\$ \_\_\_\_\_

### 24. Total payables

(*Exhibit E*)

Debtor Name

Judy Barry Blum

Case number

25-6005

**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

**25. Total receivables**

(Exhibit F)

\$10,000 1/4

**5. Employees**

26. What was the number of employees when the case was filed?

N/A

27. What is the number of employees as of the date of this monthly report?

N/A

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case?

\$ 0

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?

\$ 0

30. How much have you paid this month in other professional fees?

\$ 0

31. How much have you paid in total other professional fees since filing the case?

\$ 0

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A Projected	Column B Actual	Column C Difference
	Copy lines 35-37 from the previous month's report	Copy lines 20-22 of this report	Subtract Column B from Column A.
32. Cash receipts	\$ 30,000	\$ 19,716.40	\$ 10,283.60
33. Cash disbursements	\$ 25,000	\$ 24,090.70	\$ 909.30
34. Net cash flow	\$ 5,000	\$ 4,744.30	\$ 625.70
35. Total projected cash receipts for the next month:			\$ 30,000
36. Total projected cash disbursements for the next month:			- \$ 25,000
37. Total projected net cash flow for the next month:			= \$ 5,000

Debtor Name

Sem & Betsy Brown

Case number

25-10005**8. Additional Information**

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☒ 41. Budget, projection, or forecast reports.
- ☒ 42. Project, job costing, or work-in-progress reports.





# Sandy Spring Bank

A Division of Atlantic Union Bank

Last statement: June 16, 2025  
This statement: July 16, 2025  
Total days in statement period: 30

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XX-XXXX48-07  
(0)

Direct inquiries to:  
800-399-5919

SETH L BLUM  
BESSY BLUM  
DEBTOR IN POSSESSION CASE 2510005 NVA  
RENTAL INCOME  
3317 WOODVALLEY DR  
PIKESVILLE MD 21208-1956

Sandy Spring Bank  
A Division Of Atlantic Union Bank  
17801 Georgia Ave | Olney MD 20832

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**EFFECTIVE JULY 1, 2025, THE AMOUNT AVAILABLE TO YOU WHEN A HOLD IS PLACED ON YOUR DEPOSIT WILL INCREASE. DETAILS FOLLOW: \$225 NEXT DAY AVAILABILITY WILL INCREASE TO \$275. FOR LARGEDOLLAR AND NEW ACCOUNT HOLDS, \$5,525 NEXT DAY AVAILABILITY WILL INCREASE TO \$6,725. PLEASE SEE THE FUNDS AVAILABILITY DISCLOSURE IN YOUR DEPOSIT ACCOUNT AGREEMENT AVAILABLE ON [WWW.SANDYSPRINGBANK.COM](http://WWW.SANDYSPRINGBANK.COM) FOR MORE DETAILS.**

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## My Free Banking

Account number	XX-XXXX48-07
Low balance	\$1,055.73
Average balance	\$2,937.42

### DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
06-16	Beginning balance			\$5,001.87
06-18	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250618		-1,843.00	3,158.87
06-23	' ACH Withdrawal Jones Onslow EMC PAYMENT 250623		-127.55	3,031.32
06-23	' ACH Withdrawal COMCAST ONLINE PMT 250623		-177.87	2,853.45
06-30	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250630		-42.60	2,810.85
07-01	' ACH Withdrawal TIDEWATER UTIL ONLINE PMT 250701		-80.17	2,730.68
07-02	' ACH Withdrawal SHARP ENERGY INC WEB PMTS 250702		-92.97	2,637.71

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# Sandy Spring Bank

A Division of Atlantic Union Bank

SETH L BLUM  
July 16, 2025

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XX-XXXX48-07

Date	Description	Additions	Subtractions	Balance
07-07	' Money Talks Trans Cr REF 1861134L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		4,737.71
07-07	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250707		-1,843.38	2,894.33
07-08	' ACH Credit DELAWARE BEACH H CORP PAY JULY RENTALS	2,572.10		5,466.43
07-08	' ACH Withdrawal SHARP ENERGY ONLINE PMT 250708		-117.97	5,348.46
07-10	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250710		-143.85	5,204.61
07-11	' Money Talks Trans Dr REF 1921026L FUNDS TRANSFER TO DEP 1890304806 FROM		-25.00	5,179.61
07-11	' ACH Withdrawal Jones Onslow EMC PAYMENT 250711		-83.64	5,095.97
07-11	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250711		-1,833.33	3,262.64
07-11	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250711		-1,839.14	1,423.50
07-14	' Money Talks Trans Dr REF 1930922L FUNDS TRANSFER TO DEP 1890304806 FROM		-217.00	1,206.50
07-14	' Money Talks Trans Dr REF 1950910L FUNDS TRANSFER TO DEP 1890304806 FROM		-10.00	1,196.50
07-14	' ACH Withdrawal SHARP ENERGY INC WEB PMTS 250714		-140.77	1,055.73
07-15	' Money Talks Trans Cr REF 1960845L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,200.00		3,255.73
07-16	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250716		-2,011.27	1,244.46
07-16	<b>Ending totals</b>	<b>6,872.10</b>	<b>-10,629.51</b>	<b>\$1,244.46</b>

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**Sandy Spring Bank**

A Division of Atlantic Union Bank

SETH L BLUM  
July 16, 2025Page 3 of 3  
XX-XXXX48-07**OVERDRAFT/RETURN ITEM FEES**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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# Sandy Spring Bank

A Division of Atlantic Union Bank

Last statement: June 16, 2025  
This statement: July 16, 2025  
Total days in statement period: 30

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XX-XXXX48-06  
(0)

Direct inquiries to:  
800-399-5919

SETH L BLUM  
BESSY BLUM  
DEBTOR IN POSSESSION CASE 2510005 NVA  
3317 WOODVALLEY DR  
PIKESVILLE MD 21208-1956

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A Division Of Atlantic Union Bank  
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**EFFECTIVE JULY 1, 2025, THE AMOUNT AVAILABLE TO YOU WHEN A HOLD IS PLACED ON YOUR DEPOSIT WILL INCREASE. DETAILS FOLLOW: \$225 NEXT DAY AVAILABILITY WILL INCREASE TO \$275. FOR LARGEDOLLAR AND NEW ACCOUNT HOLDS, \$5,525 NEXT DAY AVAILABILITY WILL INCREASE TO \$6,725. PLEASE SEE THE FUNDS AVAILABILITY DISCLOSURE IN YOUR DEPOSIT ACCOUNT AGREEMENT AVAILABLE ON [WWW.SANDYSPRINGBANK.COM](http://WWW.SANDYSPRINGBANK.COM) FOR MORE DETAILS.**

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## My Free Banking

Account number	XX-XXXX48-06
Low balance	\$1,210.44
Average balance	\$2,494.94

## DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
06-16	Beginning balance			\$3,989.43
06-17	' Debit Card Purchase		-42.40	3,947.03
	MERCHANT PURCHASE TERMINAL 55500365 FOOT LOCKER - 08473 TOWSON MD XXXXXXXXXXXX1547 SEQ # 374825029386			
06-17	' Debit Card Purchase		-146.28	3,800.75
	MERCHANT PURCHASE TERMINAL 55432865 INTUIT *TURBOTAX CL.INTUIT CA XXXXXXXXXXXX1547 SEQ # 204792940939			
06-17	' Debit Card Purchase		-5.00	3,795.75
	MERCHANT PURCHASE TERMINAL 05314615 BALTIMORE COUNTY REVEN TOWSON MD XXXXXXXXXXXX1547 SEQ # 500207282965			
06-17	' Debit Card Purchase		-15.80	3,779.95
	MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 002897039688			

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# Sandy Spring Bank

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July 16, 2025

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Date	Description	Additions	Subtractions	Balance
06-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 204959007951		-8.47	3,771.48
06-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55131585 APPLE.COM/BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 375266448480		-9.99	3,761.49
06-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 PETRO WOODBURY NY XXXXXXXXXXXX1547 SEQ # 300278262024		-250.00	3,511.49
06-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *COMFORT EXPERTS HE gosq.com DE XXXXXXXXXXXX1547 SEQ # 204942223657		-198.00	3,313.49
06-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 205012581352		-11.65	3,301.84
06-17	' Debit Card Purchase POS PURCHASE TERMINAL 31541072 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 213057		-45.38	3,256.46
06-17	' Debit Card Purchase POS PURCHASE TERMINAL 50130301 THE FRESH MARKE BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 535211		-36.99	3,219.47
06-17	' ACH Withdrawal ERIE LIFE INSUR PREM 250616		-63.33	3,156.14
06-17	' ACH Withdrawal ERIE LIFE INSUR PREM 250616		-37.40	3,118.74
06-17	' ACH Withdrawal ERIE LIFE INSUR PREM 250616		-49.30	3,069.44
06-17	' ACH Withdrawal ERIE LIFE INSUR PREM 250616		-85.43	2,984.01
06-17	' ACH Withdrawal ERIE LIFE INSUR PREM 250616		-128.78	2,855.23
06-17	' ACH Withdrawal ERIE LIFE INSUR PREM 250616		-171.28	2,683.95

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Date	Description	Additions	Subtractions	Balance
06-17	' ACH Withdrawal WATER DEPT ONLINE PMT 250617		-33.46	2,650.49
06-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELOTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 500052124522		-46.64	2,603.85
06-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 QUARRY WINE AND SPIRIT BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 003221220489		-65.37	2,538.48
06-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Hair Cuttery - 4520 Pikesville MD XXXXXXXXXXXX1547 SEQ # 002052820040		-52.50	2,485.98
06-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 THE MARYLAND ZOO BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 500009309784		-250.00	2,235.98
06-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 205966604453		-19.05	2,216.93
06-20	' ACH Withdrawal VENMO PAYMENT 250620		-350.00	1,866.93
06-23	' Authorized Transfer ZELLE LATOYA M HUNTER SANDY SPRING BANK 91043 17801 GEORGIA AVEN	10.00		1,876.93
06-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 206320579265		-317.99	1,558.94
06-23	' ACH Withdrawal VENMO PAYMENT 250623		-75.00	1,483.94
06-23	' Authorized Transfer ZELLE TOYA HUNTER SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-10.00	1,473.94
06-25	' POS Refund DISP CLAIM PROV CRTERMINAL PROVCR APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 020495900795	8.47		1,482.41

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# Sandy Spring Bank

A Division of Atlantic Union Bank

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July 16, 2025

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Date	Description	Additions	Subtractions	Balance
06-25	' POS Refund DISP CLAIM PROV CRTERMINAL PROVCR APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 020596660445	19.05		1,501.46
06-25	' POS Refund DISP CLAIM PROV CRTERMINAL PROVCR APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 020632057926	317.99		1,819.45
06-26	' Authorized Transfer ZELLE BRADLEY STEVEN DAV SANDY SPRING BANK 91043 17801 GEORGIA AVEN	12.00		1,831.45
06-26	' Authorized Transfer ZELLE MARILYN CARRERA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	12.00		1,843.45
06-27	' Debit Card Refund MERCHANT REFUND TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 208197846961	19.05		1,862.50
06-27	' Debit Card Refund MERCHANT REFUND TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 208197855574	317.99		2,180.49
06-27	' Authorized Transfer ZELLE MIRANDA PRICE SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-27.00	2,153.49
06-30	' ACH Credit PINNACLE BANK PAYROLL 250630	4,227.07		6,380.56
06-30	' Debit Card Purchase POS PURCHASE TERMINAL 62729801 GRAUL'S MARKET RUXTON MD XXXXXXXXXXXX3265 SEQ # 332063		-12.31	6,368.25
06-30	' Debit Card Purchase POS PURCHASE TERMINAL 10076T21 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 214860		-20.00	6,348.25
06-30	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	5,848.25
06-30	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-380.00	5,468.25

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# Sandy Spring Bank

A Division of Atlantic Union Bank

SETH L BLUM  
July 16, 2025

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Date	Description	Additions	Subtractions	Balance
07-01	' ACH Credit CFG COMMUNITY BA PAYROLL 250701	3,722.03		9,190.28
07-01	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BT SCHOOL TUITION BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 5000164140419		-1,329.35	7,860.93
07-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 HOWARD COUNTY CHAMBER COLUMBIA MD XXXXXXXXXXXX3265 SEQ # 500016414417		-580.00	7,280.93
07-02	' ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250702		-261.58	7,019.35
07-02	' ACH Withdrawal COMCAST ONLINE PMT 250702		-400.00	6,619.35
07-02	' ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250701		-4,274.18	2,345.17
07-03	' ACH Credit VENMO CASHOUT 250703	30.00		2,375.17
07-03	' Debit Card Purchase POS PURCHASE TERMINAL 54096802 ROYAL FARMS 80 QUEEN ANN MD XXXXXXXXXXXX3265 SEQ # 753254		-35.82	2,339.35
07-07	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	100.00		2,439.35
07-07	' ACH Credit PINNACLE BANK ACH Pinnacle Bank/EDDE 5470131B485FB6A9/Associate Expense R	758.40		3,197.75
07-07	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	2,000.00		5,197.75
07-07	' Money Talks Trans Dr REF 1861134L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	3,097.75
07-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #02884 MILLSBORO DE XXXXXXXXXXXX3265 SEQ # 710018573241		-32.12	3,065.63

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# Sandy Spring Bank

A Division of Atlantic Union Bank

SETH L BLUM  
July 16, 2025

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Date	Description	Additions	Subtractions	Balance
07-07	' Debit Prch Csh Back POS PCH CSH BACK TERMINAL 0001 FOOD LION #2123 37468 SELBYVILL DE XXXXXXXXXXXX3265 SEQ # 961685		-183.10	2,882.53
07-07	' Debit Card Purchase POS PURCHASE TERMINAL 00010001 SUNSATIIONS #015 (140 OCEAN CIT MD XXXXXXXXXXXX3265 SEQ # 414025		-16.94	2,865.59
07-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Lighthouse Liquors -45 Fenwick I DE XXXXXXXXXXXX3265 SEQ # 002533097069		-15.75	2,849.84
07-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* SURF BAGEL - FENW FENWICK DE XXXXXXXXXXXX3265 SEQ # 500349233393		-24.35	2,825.49
07-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05314615 CANDY KITCHEN - REHOB REHOBOTH DE XXXXXXXXXXXX3265 SEQ # 500260275119		-39.87	2,785.62
07-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 SP FUNLAND TICKETS REHOBOTH DE XXXXXXXXXXXX3265 SEQ # 500026715536		-55.00	2,730.62
07-07	' Debit Card Purchase POS PURCHASE TERMINAL 62062702 ROYAL FARMS #31 DAGSBORO DE XXXXXXXXXXXX3265 SEQ # 978778		-40.75	2,689.87
07-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 Subway 65967 Perryvill MD XXXXXXXXXXXX3265 SEQ # 001379383043		-41.16	2,648.71
07-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX3265 SEQ # 201930069998		-21.19	2,627.52
07-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ XXXXXXXXXXXX3265 SEQ # 714012495014		-250.00	2,377.52
07-07	' Debit Card Purchase POS PURCHASE TERMINAL 19212T21 WALGREENS 23 W TIMONIUM MD XXXXXXXXXXXX3265 SEQ # 445010		-41.46	2,336.06
07-07	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	1,836.06

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# Sandy Spring Bank

A Division of Atlantic Union Bank

SETH L BLUM  
July 16, 2025

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Date	Description	Additions	Subtractions	Balance
07-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 DUNKIN #354586 Q35 PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 243026108225		-5.67	1,830.39
07-10	' ACH Withdrawal AUDI FINCL, TEL. TEL DEBIT 250710		-500.00	1,330.39
07-11	' Money Talks Trans Cr REF 1921026L FUNDS TRANSFER FRM DEP 1890304807 FROM	25.00		1,355.39
07-11	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX3265 SEQ # 203418692808		-47.64	1,307.75
07-11	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 0527 QSR COLUMBIA MD XXXXXXXXXXXX3265 SEQ # 500183744183		-12.60	1,295.15
07-11	' Debit Card Purchase POS PURCHASE TERMINAL 12678401 HOOKS LANE PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 077810		-59.72	1,235.43
07-14	' Money Talks Trans Cr REF 1950910L FUNDS TRANSFER FRM DEP 1890304807 FROM	10.00		1,245.43
07-14	' Money Talks Trans Cr REF 1930922L FUNDS TRANSFER FRM DEP 1890304807 FROM	217.00		1,462.43
07-14	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 0009P - PARKINGCOM CHICAGO IL XXXXXXXXXXXX3265 SEQ # 001923333304		-4.99	1,457.44
07-14	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75454915 TUXEDO HOUSE LUTHERVIL MD XXXXXXXXXXXX3265 SEQ # 900018300061		-217.00	1,240.44
07-14	' Authorized Transfer ZELLE ROD MORRISON SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-30.00	1,210.44
07-15	' ACH Credit CFG COMMUNITY BA PAYROLL 250715	3,722.02		4,932.46
07-15	' ACH Credit PINNACLE BANK PAYROLL 250715	4,947.80		9,880.26

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Date	Description	Additions	Subtractions	Balance
07-15	' Money Talks Trans Dr REF 1960845L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,200.00	7,680.26
07-15	' Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 130230		-90.00	7,590.26
07-15	' Debit Card Purchase DISP PROV CR REV TERMINAL PROVCRRV APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 020632057926		-317.99	7,272.27
07-15	' Debit Card Purchase POS PURCHASE TERMINAL 31541113 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 950135		-77.46	7,194.81
07-15	' ACH Withdrawal ERIE INS GROUP ERIEXPSPAY 250715		-49.46	7,145.35
07-15	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	6,645.35
07-15	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-350.00	6,295.35
07-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 002698033992		-15.80	6,279.55
07-16	' Debit Card Purchase POS PURCHASE TERMINAL 93132613 COSTCO GAS #132 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 145849		-61.76	6,217.79
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-63.33	6,154.46
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-37.40	6,117.06
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-49.30	6,067.76
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-85.43	5,982.33

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# Sandy Spring Bank

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Date	Description	Additions	Subtractions	Balance
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-128.78	5,853.55
07-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250715		-171.28	5,682.27
07-16	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250716		-540.00	5,142.27
07-16	<b>Ending totals</b>	<b>20,475.87</b>	<b>-19,323.03</b>	<b>\$5,142.27</b>

## OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$58.00
Total Returned Item Fees	\$0.00	\$0.00

***Thank you for banking with Sandy Spring Bank***

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Blum Seth L/Bessy

4806 My Free Banking

Ledger balance:	3,072.13	Today's activity:	-2,030.10
Current balance:	1,042.03	Total Holds:	0.00
Account available balance:	1,042.03	Float:	0.00
Total accessible balance:	1,042.03	Unused PRA:	
Closing balance:	1,042.03	Related available balance:	0.00
Last statement:	07/16/2025		

## 115 Transactions from 07/17/2025 to 08/25/2025

Date	Check	Debit	Credit	Other	Description	Status	Balance
08/25/2025		36.58			DDA Purchase/T	Pending	
08/24/2025		25.46			DDA Purchase	Pending	
08/25/2025		1,329.35			MC Purchase	Pending	
08/25/2025		11.79			MC Purchase/T	Pending	
08/24/2025		69.78			DDA Purchase	Pending	
08/23/2025		5.17			DDA Purchase/T	Pending	
08/23/2025		7.05			DDA Purchase/T	Pending	
08/22/2025		44.92			DDA Purchase/T	Pending	
08/25/2025		500.00			185 - Authorized Transfer	Pending	
08/22/2025		11.76			227 - Debit Card Purchase		
08/22/2025		22.35			227 - Debit Card Purchase		
08/21/2025		5.09			227 - Debit Card Purchase		
08/21/2025			9.36		111 - Debit Card Refund		
08/20/2025		24.04			235 - Debit Card Purchase		
08/19/2025		222.62			227 - Debit Card Purchase		
08/19/2025		34.44			227 - Debit Card Purchase		
08/19/2025		62.79			235 - Debit Card Purchase		
08/18/2025		100.00			185 - Authorized Transfer		
08/18/2025		317.45			941 - Ach Withdrawal		
08/18/2025		171.28			941 - Ach Withdrawal		
08/18/2025		128.78			941 - Ach Withdrawal		
08/18/2025		85.43			941 - Ach Withdrawal		

08/18/2025	63.33		941 - Ach Withdrawal
08/18/2025	49.30		941 - Ach Withdrawal
08/18/2025	37.40		941 - Ach Withdrawal
08/18/2025	200.00		235 - Debit Card Purchase
08/18/2025	5.24		235 - Debit Card Purchase
08/18/2025	50.10		227 - Debit Card Purchase
08/18/2025	10.29		235 - Debit Card Purchase
08/18/2025	16.96		235 - Debit Card Purchase
08/18/2025	36.60		235 - Debit Card Purchase
08/18/2025	9.74		235 - Debit Card Purchase
08/18/2025	36.45		235 - Debit Card Purchase
08/18/2025	24.95		235 - Debit Card Purchase
08/18/2025	32.95		235 - Debit Card Purchase
08/18/2025	15.80		235 - Debit Card Purchase
08/18/2025	35.35		235 - Debit Card Purchase
08/15/2025	390.00		185 - Authorized Transfer
08/15/2025	500.00		185 - Authorized Transfer
08/15/2025	24.73		941 - Ach Withdrawal
08/15/2025	19.05		227 - Debit Card Purchase
08/15/2025	90.00		227 - Debit Card Purchase
08/15/2025	15.89		227 - Debit Card Purchase
08/15/2025	2,800.00		215 - Money Talks Trans Dr
08/15/2025		4,947.81	736 - Ach Credit
08/15/2025		3,723.84	736 - Ach Credit
08/14/2025	13.77		235 - Debit Card Purchase
08/13/2025	51.23		227 - Debit Card Purchase
08/13/2025	40.04		235 - Debit Card Purchase
08/13/2025		100.00	115 - Money Talks Trans Cr
08/12/2025	78.44		227 - Debit Card

08/11/2025	404.00		Purchase 941 - Ach Withdrawal
08/11/2025	150.00		941 - Ach Withdrawal
08/11/2025	100.00		941 - Ach Withdrawal
08/11/2025	47.64		235 - Debit Card Purchase
08/11/2025	34.05		227 - Debit Card Purchase
08/11/2025	41.65		235 - Debit Card Purchase
08/11/2025	44.00		235 - Debit Card Purchase
08/11/2025	141.99		235 - Debit Card Purchase
08/11/2025		404.00	115 - Money Talks Trans Cr
08/08/2025	<u>102</u>	1,000.00	800 - Check
08/08/2025		171.42	736 - Ach Credit
08/07/2025		1,000.00	115 - Money Talks Trans Cr
08/05/2025	16.94		235 - Debit Card Purchase
08/05/2025	21.18		235 - Debit Card Purchase
08/05/2025	25.42		235 - Debit Card Purchase
08/05/2025	117.62		235 - Debit Card Purchase
08/04/2025	80.00		185 - Authorized Transfer
08/04/2025	4,274.18		941 - Ach Withdrawal
08/04/2025	732.29		941 - Ach Withdrawal
08/04/2025	400.00		941 - Ach Withdrawal
08/04/2025	42.38		235 - Debit Card Purchase
08/04/2025	14.61		235 - Debit Card Purchase
08/04/2025	31.77		227 - Debit Card Purchase
08/04/2025	9.60		235 - Debit Card Purchase
08/04/2025	23.03		235 - Debit Card Purchase
08/04/2025	77.12		227 - Debit Card Purchase
08/04/2025	72.74		235 - Debit Card Purchase
08/04/2025	28.32		235 - Debit Card Purchase

08/04/2025	2,100.00		215 - Money Talks Trans Dr
08/01/2025	17.00		185 - Authorized Transfer
08/01/2025	100.00		185 - Authorized Transfer
08/01/2025	500.00		185 - Authorized Transfer
08/01/2025	20.05		235 - Debit Card Purchase
08/01/2025		3,722.02	736 - Ach Credit
08/01/2025		2,000.00	192 - Authorized Transfer
08/01/2025		100.00	192 - Authorized Transfer
07/31/2025	200.00		235 - Debit Card Purchase
07/31/2025	23.30		235 - Debit Card Purchase
07/31/2025		1,856.11	736 - Ach Credit
07/30/2025	55.09		235 - Debit Card Purchase
07/30/2025	249.32		230 - Debit Prch Csh Back
07/30/2025	9.28		227 - Debit Card Purchase
07/28/2025	5.49		227 - Debit Card Purchase
07/28/2025	4.24		235 - Debit Card Purchase
07/28/2025	36.60		235 - Debit Card Purchase
07/28/2025	200.00		235 - Debit Card Purchase
07/28/2025		7.94	111 - Debit Card Refund
07/25/2025	500.00		185 - Authorized Transfer
07/25/2025	7.94		227 - Debit Card Purchase
07/25/2025	1,329.35		235 - Debit Card Purchase
07/25/2025	19.96		227 - Debit Card Purchase
07/25/2025	66.03		227 - Debit Card Purchase
07/25/2025	9.95		235 - Debit Card Purchase
07/25/2025	101.11		235 - Debit Card Purchase
07/24/2025		101.11	115 - Money Talks Trans Cr
07/23/2025	134.98		235 - Debit Card Purchase
07/22/2025	208.00		235 - Debit Card



		Purchase
07/21/2025	8.32	235 - Debit Card
		Purchase
07/21/2025	21.00	235 - Debit Card
		Purchase
07/17/2025	354.00	185 - Authorized
		Transfer
07/17/2025	10.29	235 - Debit Card
		Purchase
07/17/2025	100.00	235 - Debit Card
		Purchase
07/17/2025	12.70	235 - Debit Card
		Purchase
07/17/2025	45.58	235 - Debit Card
		Purchase

Blum Seth L/Bessy

4807 My Free Banking

Ledger balance:	546.94	Today's activity:	0.00
Current balance:	546.94	Total Holds:	0.00
Account available balance:	546.94	Float:	0.00
Total accessible balance:	546.94	Unused PRA:	
Closing balance:	546.94	Related available balance:	0.00
Last statement:	07/16/2025		

## 20 Transactions from 07/17/2025 to 08/25/2025

<u>Date</u>	<u>Check</u>	<u>Debit</u>	<u>Credit</u>	<u>Other</u>	<u>Description</u>	<u>Status</u>	<u>Balance</u>
08/18/2025		2,011.22			941 - Ach Withdrawal		
08/18/2025		1,839.14			941 - Ach Withdrawal		
08/18/2025		1,796.62			941 - Ach Withdrawal		
08/18/2025		88.60			941 - Ach Withdrawal		
08/18/2025		79.74			941 - Ach Withdrawal		
08/15/2025			2,800.00		115 - Money Talks Trans Cr		
08/13/2025		100.00			215 - Money Talks Trans Dr		
08/11/2025		12.00			925 - Wire Fee		
08/11/2025		275,444.65			215 - Money Talks Trans Dr		
08/11/2025		404.00			215 - Money Talks Trans Dr		
08/11/2025			275,444.65		627 - Wire In		
08/07/2025		1,000.00			215 - Money Talks Trans Dr		
08/06/2025			2,572.10		736 - Ach Credit		
08/04/2025		103.74			941 - Ach Withdrawal		
08/04/2025			2,100.00		115 - Money Talks Trans Cr		
07/29/2025		277.87			941 - Ach Withdrawal		
07/29/2025		211.10			941 - Ach Withdrawal		
07/29/2025		124.25			941 - Ach Withdrawal		
07/29/2025		20.23			941 - Ach Withdrawal		
07/24/2025		101.11			215 - Money Talks Trans Dr		